

Customer Service Staff and Its Impact on Satisfaction, Commitment and Maintain Insurance Customers in Mazandaran, Iran

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Abstract

The capital's main customer service companies, where survival is dependent on proper treatment of these companies and attract customers and their loyalty. Research population in the province are all customers of various branches of insurance and is estimated sample size of 384. The research instrument was a questionnaire that was distributed randomly among clients. Information provided by software spss and Lisrel analyzed results of customer-oriented staff on customer satisfaction and customer-oriented staff on the repurchase and customer-orientation in employees' emotional commitment and emotional commitment to repurchase confirmed and the impact of customer satisfaction on repurchase rejected.

Keywords: Customer-orientation, satisfaction, repurchase, emotional commitment.

Introduction:

Service industries in recent years have been witness to many innovations, one of which is a supplier of much interest to people working in customer service. In the last decades of service organizations such as banks, insurance companies and hotels for extensive training for employees and how to build relationships with customers have provided. In this competitive environment, attention to the impact of customer satisfaction, commitment and retention (retention) customers and new methods have been used for this purpose. The main factor of success in service organizations today is that a good relationship between the organization, employees and customers maintain. Lifetime service organizations depend on to its employees, especially employees who are in direct communication with customers. Service staff play the role of development to services they can provide useful information for service firms. Among the concepts of marketing communications services as a key element in the supply of services is considered. Researchers have concluded that the creation of industries and services in this regard a positive effect on relations organization - the customer. (Yahyaie tribes, 2012)

Grown Day (2007) believes that satisfaction with providers of both quality functional and technical quality comes aspects of tangible and intangible services supplied included are technical personnel service provider more knowledge and techniques that personnel service provider (Mirwais, 2009).

Customer satisfaction for organizations that wish to create a competitive advantage in today's highly competitive world, a key issue (Fonseca, 2009). This is why a lot of capital to identify ways of correctly assessing customer satisfaction at the macro level (national) and micro (organizational) and is a measure customer satisfaction, effective tools to control the general operation of the organization and the organization in identifying weakness customers. The study was conducted in response to the question whether the staff of customer service and satisfaction, commitment and retention There is a significant relationship or not?

Customer Orientation

Different definitions of customer provided that the fundamental principle of putting the customer at the center of all strategic organizations. Some definitions of customer-orientation as follows:

Customer-orientation is to collect customer information in order to use business units (Moradi, 2013).

Customer-orientation kind of corporate culture is the most efficient and effective form of treatment is necessary to create superior value for buyers and Creating. (Slater, 1990: 27).

Customer satisfaction:

Customer satisfaction requires keeping customers happy and satisfied in daily interactions and the long-term and global perspective. Competitive pressures compel organizations to identify customer needs and develop strategies that will allow them to be successful against other competitors. Customer satisfaction is the utility that the customer receives the product because of the different characteristics of the source and reason for the continued profitability of the organization. This is one of the most important issues for further theoretical and experimental marketers and marketing researchers and as the essence of competitive success in today's business world is considered. Customer satisfaction is a feeling or attitude of customers towards the product or service. Customer satisfaction is the main result of marketing activity that serves as a bridge between different stages of consumer buying behavior. If customers are satisfied by a particular service or goods, will probably repeat their purchase. Satisfied customers with other people's good business to speak and outcome of the dialogue promoted by word of mouth positive for the company in front of customers dissatisfied with the company that offers the product or service you want to turn and spread negative word of mouth pay (Jamal Nasser , 2002).

Repurchase:

The organizations believe that only with repeated purchases that customers are able to achieve long-term profits. So always try to take a step forward in facilitating the process of re-buy customers.

Emotional commitment:

This means that customers about the company's commitment to the calculation for the expected replacement cost or lack of alternatives hold (reasons of continuity tools). That is why the concepts of commitment is very important because a successful marketer having long-term relationships with clients is a requirement. Buyer relationship satisfaction, relationship commitment is positively related to. When the customer price, product and distribution is satisfied, buyer satisfaction win, and for the buyer, value is provided, and in fact, the buyer in relation to long-term seller is encouraged that the seller can remove barriers would strengthen the relationship between buyer - seller the (Bagheri and abilities, 2013)

Methodology

Regarding the purpose of applied research and research with regard to data collection component descriptive (non-experimental) correlation and structural equation modeling or LISREL is Khassa. The population of this research are all insurance customers in Mazandaran province of Iran.

Hypotheses:

1. customer-oriented employees (based on the model Cose) has a direct impact on customer satisfaction.
2. The customer service staff (based on the model Cose) the commitment of emotional customers direct impact.
3. A customer service staff (based on the model Cose) has a direct impact on customer repurchase.
4. Customer Repurchase direct impact on customer satisfaction.
5. Commitment emotional (feelings) on the repurchase of our customers has a direct impact.

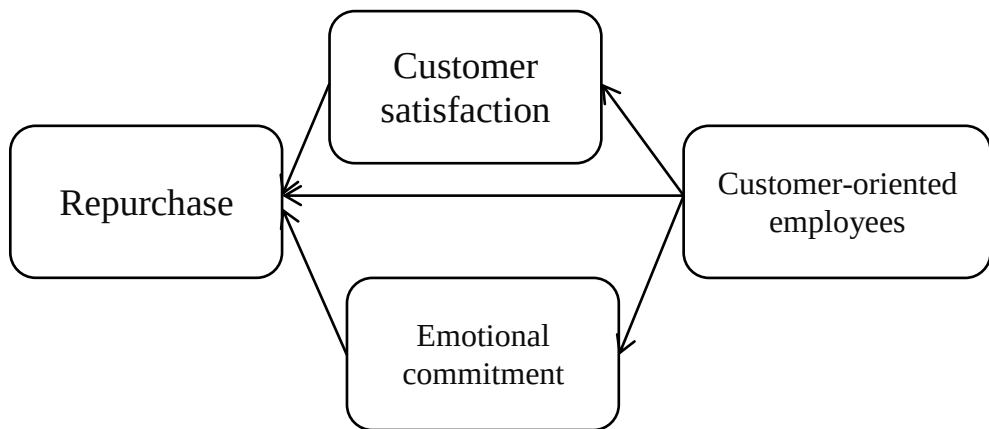
Conceptual model:

Figure 1. The conceptual model (Moorman et al., 2004)

measuring tool:

This research instrument was a questionnaire which describes it as follows:

Table 1. Matrix questionnaire items

Component	Adaptation	questionnaire
Customer-oriented employees	questionnaire relationship marketing (Kim, 2008)	Staff about the type of insurance and insurance conditions against important to me
		I consulted with employees of the insurance company to decide
		Inform appropriate staff
		I am satisfied with the process of follow-up work by staff
Customer satisfaction	Customer satisfaction (Leo, 2008)	The price of the service provided is appropriate
		The quality of service provided is appropriate
		Variety is the Insurance Company
		Accountability and responsiveness of employees is scheduled
		Address the problems and needs are satisfied Msharyan
Emotional commitment	Allen and Meyer (2001)	Iran Insurance admire
		Iran Insurance would recommend to others
		Are emotionally tied to the brand
		I'm happy for the company advances
		The company's success quintessential success
Repurchase	Repurchase (Leo, 2008)	Your friends and relatives are encouraged to use this facility
		You'd like that again in the future to join this center
		Do you about the positive things people say
		If the price of registration of the capital increase nightfall, you will continue to join the Center
		The center would like to pay more than other centers
		If the conditions are better competitors will return again to the center
		If this facility is not available, you go to a center other
		I'm happy for the company advances

Methods of data analysis.

In this study, to analyze and implement structural equation modeling software used lisrel. Descriptive methods of statistical analysis of demographic data and analytical methods for analysis and hypothesis testing and accountability are applied.

Test the normal distribution of data (Kolmogorov–Smirnov test)

H_0 : normal distribution with the condition $\text{sig} \geq 0.05$

H_1 : not a normal distribution with a condition $\text{sig} < 0.05$

Table2. Kolmogorov–Smirnov's result

Variables	Customer-oriented employees	Customer satisfaction	Repurchase	Emotional commitment
number	384	384	384	384
Kolmogorov–Smirnov	0.763	0.723	0.574	0.609
Significance level	0.605	0.673	0.897	0.753

Since the significance level for all variables in the fourth row larger than (0.05). Therefore H_0 is approved and otherwise is false and the result of the study population is normal.

Confirm or reject hypotheses

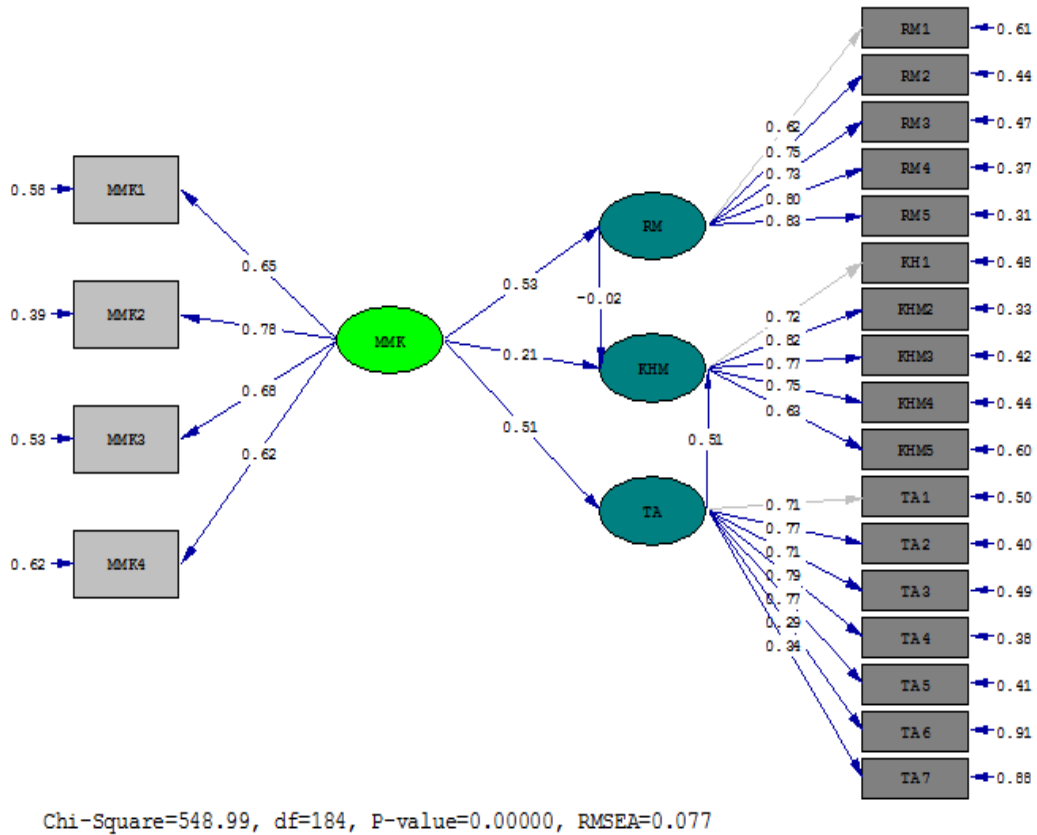


Figure 2. Path Analysis (standardized coefficients)

Figure 2 shows the path analysis with standardized coefficients. Given the significant level utility model is confirmed.

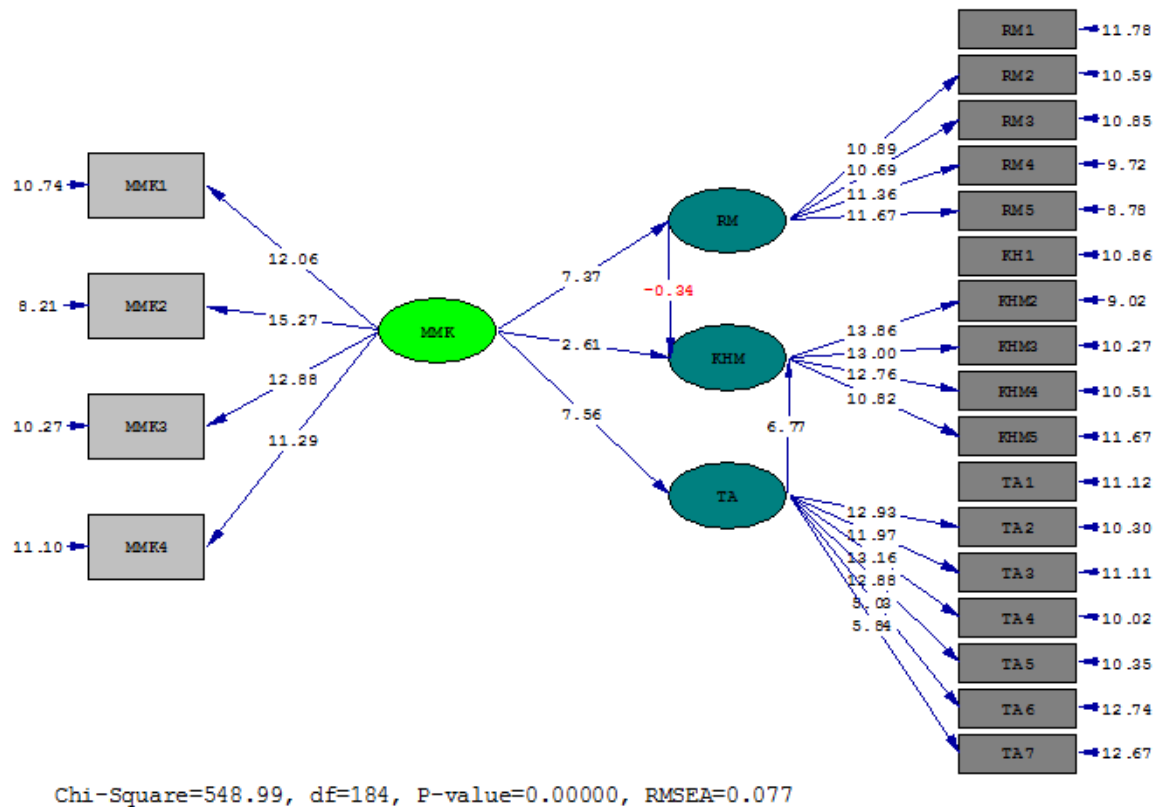


Figure 3. Path Analysis (values t)

Figure 3 shows the path analysis with the t values. 4 assumptions that have been approved and one of the premises will be rejected.

Table 3. Path and the t-test concept

Impact factor	t	Standardized path coefficient	Path
0.28	7.37	0.53	Customer satisfaction ← Customer-oriented employees
0.44	2.61	0.21	Repurchase ← Customer-oriented employees
0.28	7.56	0.51	Emotional ← Customer-oriented employees commitment
-	-0.34	-0.02	Repurchase ← Customer satisfaction
0.28	6.77	0.51	Repurchase ← Emotional commitment

Research Findings:

The first hypothesis is that: customer service staff on customer satisfaction has a direct impact. According to standardized coefficient (0.53) and test value (7.37) was confirmed, so customer satisfaction our employees effective amount of this effect (0.28) is.

The second hypothesis that: employee commitment, customer-focused emotional direct impact on customers. According to the standardized coefficient (0.21) and test value (2.61) was confirmed so effective and customer-oriented staff on customer repurchase amount of this effect (0.44) is.

The third hypothesis is that: customer-oriented employees has a direct impact on customer repurchase. According to the standardized coefficient (0.51) and test value (7.56) was confirmed by the customer on the emotional commitment of employees affected customers and the impact (0.28) is.

The fourth hypothesis that: customer satisfaction has a direct impact on customer repurchase. According to standard rates (0.02-) and the test (0.34-) was rejected not affect customer satisfaction on repurchase

Fifth hypothesis that the commitment emotional (feelings) on the repurchase of our customers has a direct impact. According to the standardized coefficient (0.51) and test value (6.77) was confirmed the commitment of emotional customers on repurchase of customers and the amount of this effect (0.28) is.

The other structures as well as the relationship between the variables of customer-oriented staff repurchase shows the time and place through the mediation of emotional commitment was approved. In other words, this influence more emotional commitment to customer satisfaction on repurchase confirms

Discussed and compared:

And for years to come or use other services, insurance, re-insurance company of their choice. Mirwais (2009) in an article entitled "assess the impact of customer-oriented staff Banking Industry" (based on the model Cose) the satisfaction, commitment and repurchase customers banking services in provinces northeast of the country (Khorasan Razavi, North and South) staff performance organizations. service as one of the important factors that will influence the services offered to customers of services. The results also showed Mirwais customer service oriented staff on high levels of customer satisfaction, commitment and repurchase them is also impressive. All these research results were in line with the findings of the present study.

Prayer and colleagues (2012) examined the effect of relationship marketing on customer loyalty in the insurance entrepreneur's city of Mashhad. They found that interpersonal communication (employees and customers) have a significant impact on customer loyalty and customer satisfaction commitment not affect the extension of the recent findings of their study results of the present study is the opposite.

On the other hand satisfaction among customers of other effects that are customer-oriented employees while creating a sense of value for customer satisfaction marks in them. In fact, the implementation of perceived value, customer satisfaction, which is what we had expected underlying findings of this study demonstrate customer-orientation of employees in this process is effective. Kazemi (2013) in a study entitled Effect of organizational citizenship behavior on clients' satisfaction in the education district 5 of Tehran stated that service organizations, employees who interact directly with customers and clients are representing the organization and conduct of the staff effective customer satisfaction. Abdi and huge (2013) in a study as a measure of satisfaction of clients the delivery of services Devices executive Zanjan results similar experience, and declared the opinions clients showed any size level of service as we increase the satisfaction of clients See the results of these research findings of the present study is more attracted to influence employee behavior on customer satisfaction and consistent line is.

Customers also emotional commitment from the other components of the present study is to investigate the effect of the behavior of employees was approved. In fact, extra-role behavior outside the clerk's duties and meet the staff and appropriate to provide a two-way link between the employee and the client is feeling. Their emotional commitment underlying the repurchase of its clients and customers actually prefer the brand and even from.

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